

410 Recd CT/PTO 17 SEP 1999

FORM PTO-1390 (REV. 1-98)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTORNEY'S DOCKET NUMBER CITI0058-US	
TRANSMITTAL LETTER TO THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US) CONCERNING A FILING UNDER 35 U.S.C. 371				U.S. APPLICATION NO. (If known, see 37 CFR 1.5) <b>09/381243</b>	
INTERNATIONAL APPLICATION NO. PCT/US98/03800		INTERNATIONAL FILING DATE 17 March 1998		PRIORITY DATE CLAIMED 18 March 1997	
TITLE OF INVENTION METHOD AND SYSTEM FOR ESTABLISHING, MONITORING, AND RESERVING A GUARANTEED MINIMUM VALUE					
APPLICANT(S) FOR DO/EO/US Charles R. HASKINS					
Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:					
<ol style="list-style-type: none"> <li>1. <input checked="" type="checkbox"/> This is a FIRST submission of items concerning a filing under 35 U.S.C. 371.</li> <li>2. <input type="checkbox"/> This is a SECOND or SUBSEQUENT submission of items concerning a filing under 35 U.S.C. 371.</li> <li>3. <input checked="" type="checkbox"/> This express request to begin national examination procedures (35 U.S.C. 371(f)) at any time rather than delay examination until the expiration of the applicable time limit set in 35 U.S.C. 371(b) and PCT Articles 22 and 39(1).</li> <li>4. <input checked="" type="checkbox"/> A proper Demand for International Preliminary Examination was made by the 19th month from the earliest claimed priority date.</li> <li>5. <input checked="" type="checkbox"/> A copy of the International Application as filed (35 U.S.C. 371(c)(2)) <ol style="list-style-type: none"> <li>a. <input type="checkbox"/> is transmitted herewith (required only if not transmitted by the International Bureau).</li> <li>b. <input type="checkbox"/> has been transmitted by the International Bureau.</li> <li>c. <input checked="" type="checkbox"/> is not required, as the application was filed in the United States Receiving Office (RO/US).</li> </ol> </li> <li>6. <input type="checkbox"/> A translation of the International Application into English (35 U.S.C. 371(c)(2)).</li> <li>7. <input type="checkbox"/> Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371(c)(3)) <ol style="list-style-type: none"> <li>a. <input type="checkbox"/> are transmitted herewith (required only if not transmitted by the International Bureau).</li> <li>b. <input type="checkbox"/> have been transmitted by the International Bureau.</li> <li>c. <input type="checkbox"/> have not been made; however, the time limit for making such amendments has NOT expired.</li> <li>d. <input type="checkbox"/> have not been made and will not be made.</li> </ol> </li> <li>8. <input type="checkbox"/> A translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371 (c)(3)).</li> <li>9. <input checked="" type="checkbox"/> An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)).</li> <li>10. <input type="checkbox"/> A translation of the annexes of the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371(c)(5)).</li> </ol>					
Items 11. to 16. below concern document(s) or information included:					
<ol style="list-style-type: none"> <li>11. <input checked="" type="checkbox"/> An Information Disclosure Statement under 37 CFR 1.97 and 1.98.</li> <li>12. <input type="checkbox"/> An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included.</li> <li>13. <input type="checkbox"/> A FIRST preliminary amendment. <input type="checkbox"/> A SECOND or SUBSEQUENT preliminary amendment.</li> <li>14. <input type="checkbox"/> A substitute specification.</li> <li>15. <input type="checkbox"/> A change of power of attorney and/or address letter.</li> <li>16. <input checked="" type="checkbox"/> Other items or information:</li> </ol>					
CLAIM TO PRIORITY UNDER 35 USC 119.					

U.S. APPLICATION NO. 09/381243		INTERNATIONAL APPLICATION NO. PCT/US98/03800		ATTORNEY'S DOCKET NUMBER CITI0058-US	
17. <input checked="" type="checkbox"/> The following fees are submitted:				CALCULATIONS PTO USE ONLY	
BASIC NATIONAL FEE (37 CFR 1.492 (a) (1) - (5)):					
Neither international preliminary examination fee (37 CFR 1.482) nor international search fee (37 CFR 1.445(a)(2)) paid to USPTO and International Search Report not prepared by the EPO or JPO . . . . . \$1070.00					
International preliminary examination fee (37 CFR 1.482) not paid to USPTO but International Search Report prepared by the EPO or JPO . . . . . \$930.00					
International preliminary examination fee (37 CFR 1.482) not paid to USPTO but international search fee (37 CFR 1.445(a)(2)) paid to USPTO . . . . . \$790.00					
International preliminary examination fee (37 CFR 1.482) paid to USPTO but all claims did not satisfy provisions of PCT Article 33(1)-(4) . . . . . \$720.00					
International preliminary examination fee (37 CFR 1.482) paid to USPTO and all claims satisfied provisions of PCT Article 33(1)-(4) . . . . . \$98.00					
ENTER APPROPRIATE BASIC FEE AMOUNT =				\$	96.00
Surcharge of \$130.00 for furnishing the oath or declaration later than <input type="checkbox"/> 20 <input type="checkbox"/> 30 months from the earliest claimed priority date (37 CFR 1.492(e)).				\$	
CLAIMS	NUMBER FILED	NUMBER EXTRA	RATE	\$	
Total claims	46 - 20 =	26	x \$22.00	\$	468.00
Independent claims	9 - 3 =	6	x \$82.00	\$	468.00
MULTIPLE DEPENDENT CLAIM(S) (if applicable)			+ \$270.00	\$	00.00
TOTAL OF ABOVE CALCULATIONS =				\$	936.00
Reduction of 1/2 for filing by small entity, if applicable. A Small Entity Statement must also be filed (Note 37 CFR 1.9, 1.27, 1.28).				\$	00.00
SUBTOTAL =				\$	936.00
Processing fee of \$130.00 for furnishing the English translation later than <input type="checkbox"/> 20 <input type="checkbox"/> 30 months from the earliest claimed priority date (37 CFR 1.492(f)).				\$	
TOTAL NATIONAL FEE =				\$	1,032.00
Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31). \$40.00 per property +				\$	
TOTAL FEES ENCLOSED =				\$	1,032.00
Amount to be refunded:				\$	
charged:				\$	
a. <input checked="" type="checkbox"/> A check in the amount of \$ 1,032.00 to cover the above fees is enclosed.					
b. <input type="checkbox"/> Please charge my Deposit Account No. 11-0855 in the amount of \$ to cover the above fees. A duplicate copy of this sheet is enclosed.					
c. <input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. 11-0855. A duplicate copy of this sheet is enclosed.					
NOTE: Where an appropriate time limit under 37 CFR 1.494 or 1.495 has not been met, a petition to revive (37 CFR 1.137 (a) or (b)) must be filed and granted to restore the application to pending status.					
SEND ALL CORRESPONDENCE TO:					
George T. Marcou					
Kilpatrick Stockton LLP					
700 Thirteenth Street, N.W.					
Suite 800					
Washington, DC 20005					
				SIGNATURE	
				George T. Marcou	
				NAME	
				33,014	
				REGISTRATION NUMBER	
				DATE	

Docket No. CITI0058-US

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Charles R. HASKINS

NEW APPLICATION BRANCH

Serial No. U.S. National Phase Appln. of  
Int'l. Appln. PCT/US98/03800

Filed: Herewith

For: METHOD AND SYSTEM FOR ESTABLISHING, MONITORING, AND RESERVING A  
GUARANTEED MINIMUM VALUE RETURN ON SELECT INVESTMENTS

**CLAIM TO PRIORITY UNDER 35 U.S.C. § 119**

Assistant Commissioner for Patents  
Washington, D.C. 20231


Sir:

The benefit of the filing date of the following prior application filed in the  
following foreign country is hereby requested and the right of the priority provided under  
35 U.S.C. § 119 is hereby claimed:

PCT Application No. PCT/US98/03800, filed March 17, 1998; and  
U.S. Provisional Application No. 60/041,394, filed on March 18, 1997.

Respectfully submitted,

Date: Sept 17, 1999  
KILPATRICK STOCKTON LLP  
700 13th Street, N.W., Suite. 800  
Washington, D.C. 20005  
(202) 508-5800  
63231.1

  
George T. Marcou  
Registration No. 33,014